



Advisory account solutions

Results oriented. Value driven.



Choice. Efficiency. Accountability

Everything you seek as an investor — for one reasonable fee

Helping you build, preserve, enjoy and share your wealth is a multifaceted responsibility. Every investment recommendation requires extensive due diligence by your financial advisor before even discussing a trade opportunity.

But he or she would not have it any other way. Because his or her professional integrity is based on helping clients like you achieve your goals. Celebrating your financial success can be rewarding for him or her personally, as well, knowing the big milestones in your life are reached by working together.

Since your financial wellbeing is equally important to both you and your advisor, opening a fee-based advisory account may help ensure that your best interests are always the top priority.



Pay for performance

In a traditional brokerage account, you are charged a commission for each trade. An advisory account functions differently in that you are charged on a quarterly basis based on the value of assets in your account, regardless of the number of trades that have taken place.

You have several types of advisory accounts to choose from, offering you a variety of benefits. Managing assets in an advisory account may offer operational methodologies that enhance portfolio productivity while improving cost effectiveness.

Feel confident about your financial future

In addition to all the advantages of fee-based compensation, the advisory accounts available from your financial advisor follow a disciplined process that keep account management activities focused on your best interests as a client.

1. Understanding you and your financial goals
2. Developing an investment strategy and profile
3. Selecting appropriate securities
4. Monitoring and reporting your progress
5. Making updates as markets change and/or your life changes

Select the account that best meets your needs

Your financial advisor can deliver three advisory account solutions featuring the research expertise of RBC Wealth Management and the service excellence of its sister company, RBC Correspondent Services, which helps provide wealth management services and support to the firm your advisor represents.

- RBC Advisor
- Consulting Solutions
- RBC Unified Portfolio



RBC Advisor — customized investment strategies

RBC Advisor offers you everything you need to be an informed investor. And it's all available in one easy-to-manage account offering a variety of features and benefits.

Customized, professional wealth management advice — Your financial advisor will help you develop an asset allocation strategy that is suited to your needs. Using this strategy to develop your wealth management plan, you have the opportunity to benefit from the upside potential of a wide range of markets, while limiting the downside risk that comes from owning just one.

Access to a wide variety of securities — You can build your portfolio using a wide array of investments including equities, fixed income, mutual funds, etc.

No sales charges or transaction fees — You pay just one fee, assessed quarterly, based on the value of assets invested. Securities are purchased commission-free.

In-depth research — Your financial advisor will have access to timely, objective and concise research from our research team to help you with your decision on which investments are most appropriate for your situation.

Ongoing service — You'll stay current on your portfolio through regular reviews, monthly statements, transaction confirmations and portfolio rebalancing.

Complimentary Investment Access® Account — You'll have access to the cash management capabilities of an Investment Access Account, including check writing, a Visa® Platinum Debit Card, among other benefits, at no additional charge.

The right mix of securities can play a big part in your investment success. RBC Advisor can help you get the maximum benefits from your investment portfolio.

Consulting Solutions — professional portfolio management, personalized to meet your needs

Professional investment managers, with years of experience and wide-ranging expertise, successfully navigate the ever-changing investment world. And with the Consulting Solutions program, these professionals are working for you by teaming with your personal financial advisor to create and maintain an investment portfolio tailored specifically to your needs, goals and risk tolerance.¹ Consider the advantages.

Choice of investment managers —

After thoroughly researching a wide array of leading national investment managers, you receive a select list of investment managers from which you and your financial advisor will choose. You can select the investment managers that fit your investing style.

Ongoing personal service — Your financial advisor will consult with you regularly to keep you informed about the markets, your investments, and the progress you're making toward your goals.

Low account minimums — Typically, investing with a private money manager requires higher account minimums; however, through Consulting Solutions, there are many money manager strategies available with a lower initial investment.

Simplified paperwork — It is easy to set up an account. You just need to complete one straightforward contract and investor profile.

Comprehensive reporting — You will receive confirmation of all trades plus monthly statements. Performance reports are also available that follow a single reporting methodology.

Full ownership of securities — You own all individual securities held in your Consulting Solutions account rather than a "slice of the pie."

All-inclusive annual fee — You pay just one annual fee, assessed quarterly, for your Consulting Solutions account. The fee is based strictly on assets under management. Because you pay no commissions, you can be sure that all decisions made by your investment manager are made objectively — and on your behalf.

Global Manager Research — Our research process is objective and focuses on client needs. Both quantitative and qualitative analysis methods are used to evaluate investment managers. The rigorous multi-step process ensures a consistent and objective evaluation.

With top investment managers running your portfolio, and your personal financial advisor keeping you on track toward your goals, you've got a team in place that can take you where you want to go.

¹ Some Fixed Income managers may require \$250,000 initial investment.



One straightforward investor profile and one contract for your entire portfolio

RBC Unified Portfolio — one account... many solutions

This innovative investment management program allows you to bring your investments together in one account, receive professional money management, strategic tax management services, and consolidated reporting — all for one fee, based on the value of your account. You can enjoy many benefits of having your investments located in one, centralized account:

Diversification in one account — With RBC Unified Portfolio, your assets placed with money managers, mutual funds and/or ETFs can all be in the same account.

Rebalancing options — Inherent to your RBC Unified Portfolio account is a disciplined rebalancing process, which is implemented across all investments in your portfolio.

Tax management services — By monitoring for wash sales and short-term gain exposure, Envestnet, the provider who provides the full tax management service, is able to identify opportunities to improve tax efficiency.

Consolidated in-depth reporting — RBC Unified Portfolio account allows you to implement an asset allocation strategy in one account, so you will only receive one consolidated monthly statement and tax document. In addition, customized reports are available. By consolidating each asset class in the same account, it's easier to review your investments' progress as an overall portfolio.

Simplified account opening process — Instead of completing paperwork for each investment, you need only complete one advisory agreement for your entire portfolio.

You are focused on your long-term investment success. Your financial advisor specializes in identifying, anticipating, and delivering customized investment solutions to you.

Achieve results — while realizing value

Advisory account solutions offer the choice, efficiency and accountability you expect. Which may help you accomplish your financial goals cost-effectively. Talk with your financial advisor today about opening the advisory account that is best suited for your unique needs.

RBC Correspondent Services and/or RBC Advisor Services, divisions of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC provides clearing and execution services and/or custody services for accounts managed by your financial advisor. The referenced product or service is available through that relationship.

